

Your Plan Year 2007 Benefits Enrollment and Change Period

October 13 through November 13, 2006
Changes effective January 1, 2007

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WHAT'S NEW FOR 2007

Online Enrollment

If you are enrolling in one of the Wellmark health plans, you can **sign up online** through IowaBenefits, the new web-based enrollment system. You can also use this system to notify Wellmark of address and phone number changes. You can visit IowaBenefits on the internet at <http://das.hre.iowa.gov/iowabenefits.htm>.

Managed Care Organization Changes

- Effective January 1, 2007, the Coventry MCO plans and the John Deere Open Access plan will no longer be offered to State of Iowa employees. **Employees who are enrolled in Coventry Open Access, Coventry Primary Care, or John Deere Open Access must enroll in a new health plan for 2007.**
- The John Deere Primary Care Select plan has a new name: United Healthcare Heritage Select. If you are enrolled in this plan and want to continue your coverage in 2007, no action is required. Wellmark is offering a new open access managed care plan, Blue Access, in addition to Blue Advantage.
- This year, ninety-five (95) counties have at least one Managed Care Organization (MCO) option. Counties that do not have an MCO option are Cherokee, Ida, Sioux and Winnesheik. For a full list of counties that have an MCO option, see your Personnel Assistant or visit the DAS-HRE web site at <http://das.hre.iowa.gov/benefits.html>.

Change Health Plans With Certain Events

Effective January 1, 2007, you can move to a different health plan if you have one of the following events: Loss of Other Health Care Coverage; Marriage; Divorce; Legal Separation; Death of Spouse or Dependent; Birth, Adoption, or Placement for Adoption. You can only make this change within 30 days of the event. Changes will be effective in accordance with current effective date rules.

Long Term Disability (LTD) Coverage Increases

If you have a disability that begins on or after January 1, 2007, the LTD plan will cover 60 percent of your pre-disability earnings, up to \$60,000 of annual salary. This is an increase from the former plan benefit, which covered 60 percent of up to \$40,000 of annual salary. In addition, there will no longer be a reduction in benefits for persons who have less than two years of employment with the State of Iowa. The former LTD plan benefit will apply to any disabilities that begin prior to January 1, 2007.

Medicare's Prescription Drug Coverage

Medicare-eligible active employees and/or their Medicare-eligible family members may continue to be covered by the active State of Iowa group plan as primary. For active employees who are Medicare eligible or have Medicare eligible family members on their active employee health coverage, the State of Iowa group plans offer prescription drug coverage that is as good as or better than the standard Medicare prescription drug coverage. This notice can be used to show that the State of Iowa group coverage is considered "creditable coverage" and covered employees will not pay extra if they decide to later enroll in Medicare prescription drug coverage. See your Personnel Assistant or visit the DAS-HRE Benefits web site at <http://das.hre.iowa.gov/benefits.html> for a Part D Creditable Coverage notice.

EAP Services Expanded

The Employee Assistance Program will be offering Life Coaching in addition to the in-person assessment and brief counseling services that are currently provided. Life Coaching can help you think through issues, consider various ideas, and choose a direction with support in the implementation of your decision.

2007 Monthly Insurance Premiums

The State of Iowa pays the full cost of your coverage if you are a full-time employee with single coverage. If you choose family coverage, the State pays the majority of the premium and you pay the remainder as listed below. These rates are for full-time employees only. If you are part-time, disabled, retired or covered by COBRA, call your Personnel Assistant for your rates.

Single Coverage

PLAN	Total Premium	State Pays	You Pay
Program 3 Plus	\$580.71	\$580.71	\$0.00
Iowa Select	\$548.72	\$548.72	\$0.00
Deductible 3 Plus (UE/IUP & Non-contract (non-Judicial) employees only)	\$579.94	\$579.94	\$0.00
IUP Select PPO (UE/IUP employees only)	\$578.88	\$578.88	\$0.00
Blue Access	\$377.32	\$377.32	\$0.00
Blue Advantage	\$368.14	\$368.14	\$0.00
UnitedHealthcare Choice	\$477.70	\$477.70	\$0.00
UnitedHealthcare Heritage Select*	\$437.80	\$437.80	\$0.00

Family Coverage

PLAN	Total Premium	State Pays	You Pay
AFSCME, AFSCME JUDICIAL, JUDICIAL NON-CONTRACT, AND PPME			
Program 3 Plus	\$1,358.85	\$1,091.43	\$267.42
Iowa Select	\$1,284.02	\$1,091.42	\$192.60
Blue Access	\$905.46	\$905.46	\$0.00
Blue Advantage	\$883.46	\$883.46	\$0.00
UnitedHealthcare Choice	\$1,146.45	\$1,091.43	\$55.02
UnitedHealthcare Heritage Select*	\$1,050.71	\$1,050.71	\$0.00

* Formerly John Deere Select

Family Coverage

PLAN	Total Premium	State Pays	You Pay
UE/IUP			
Deductible 3 Plus	\$1,357.06	\$977.08	\$379.98
IUP Select PPO	\$1,354.54	\$977.08	\$377.46
Blue Access	\$905.46	\$905.46	\$0.00
Blue Advantage	\$883.46	\$883.46	\$0.00
UnitedHealthcare Choice	\$1,146.45	\$977.09	\$169.36
UnitedHealthcare Heritage Select*	\$1,050.71	\$977.09	\$73.62

* Formerly John Deere Select

Non-Contract (Non-Judicial)			
Deductible 3 Plus	\$1,357.06	\$977.08	\$379.98
Iowa Select	\$1,284.02	\$1,091.42	\$192.60
Blue Access	\$905.46	\$905.46	\$0.00
Blue Advantage	\$883.46	\$883.46	\$0.00
UnitedHealthcare Choice	\$1,146.45	\$1091.43	\$55.02
UnitedHealthcare Heritage Select*	\$1,050.71	\$1,050.71	\$0.00

*Formerly John Deere Select

Dental Insurance (Delta Dental) Monthly Premiums				
	Single Premium		Family Premium	
	State Pays	You Pay	State Pays	You Pay
AFSCME AFSCME Judicial PPME All Non-Contract	\$24.69	\$0.00	\$33.09	\$33.08
UE/IUP	\$24.69	\$0.00	\$24.69	\$41.48

Premium Conversion (Pre-Tax) Open Enrollment

If you are currently participating in the pre-tax premium conversion program, or if you previously opted out of the program, you will continue your current status unless a pre-tax election change form is submitted by November 13, 2006. Any changes made will become effective January 1, 2007.

Dependent Care and Health Care Flexible Spending Accounts

If you wish to participate in either of these accounts for 2007, you must enroll by November 13, 2006. If you are currently participating, ASI will mail a packet to your home containing an enrollment form and instructions to enroll on-line. You may enroll on-line or with a paper enrollment form. If you are not currently participating, request an enrollment form from your personnel assistant or print it off the State's website at http://das.hre.iowa.gov/benefits_flex_spending_forms.html. If you enroll with a paper form, your personnel assistant must receive your form by November 13, 2006.

Deferred Compensation

UE/IUP Covered Employees Only

The State match maximum increases to \$50 per month beginning in January 2007. The State matches \$1.00 for every \$2.00 an employee contributes, up to a monthly maximum. The maximum for all other employees is \$50 per month.

Dependent Eligibility Verification

Beginning on January 1, 2007, the State of Iowa will begin a dependent eligibility verification process to confirm that all persons who are covered by a State of Iowa group health plan are eligible for coverage. If you are selected for eligibility verification, you will be contacted by mail at your home address. Please be sure that you reply to any requests for information in a timely manner.

Please review your benefits enrollment to ensure that all persons who are covered under your plan are eligible to be covered. In general, the State of Iowa defines eligible dependents as a spouse or unmarried child/children to age 19. Your unmarried children who are over the age of 19 are also eligible for coverage if they are a full time student.

It is important that you make sure that all of your enrolled dependents are eligible to be enrolled because the State will make every effort to recover money that has been spent for services provided to persons who are not eligible to be covered.

To make changes to any of your benefits during this period, obtain the proper enrollment forms from your Personnel Assistant and return the completed, signed, and dated forms to that individual no later than November 13, 2006.

Please remember that you can enroll in Wellmark health plans online.



Please check the Department of Administrative Services – Human Resources Enterprise (DAS-HRE) website at <http://www.das.hre.iowa.gov/benefits.html> for the 2007 Employee Benefits Handbook and other useful information about your employee benefits. The website contains information about the health, dental, life, and long term disability programs, flexible spending accounts and deferred compensation, as well as other employee benefits information. Contact your Personnel Assistant if you do not have access to the DAS-HRE website.

